California Department of Insurance Financial Analysis Division ========

Fire, Marine, Casualty and Miscellaneous Insurers Assets, Liabilities, Underwriting and Investment As of 12/31/1999

COMPANY NAME: ZC INS CO

NAIC No.: 22730 STATE of DOMICILE: NJ

CONTACT PERSON: BARBARA THERESE CONTRERAS

ADDRESS: 1 CHASE MANHATTAN PLZ

NEW YORK, NY 10005

PHONE: (203)-965-8816

Total Assets: 87,650,436 39,181,814 Total Liabilities: Capital & Surplus: 48,468,622

Net Underwritting Gain or (Loss): 1,123,302

Net Change in Surplus: 3,012,535

> Net Income: 2,950,902

56,073,534 CA - Direct Premiums Written: CA - Direct Premiums Earned: 52,694,162

CA - Direct Losses Incurred: 30,557,916

COMPANY NAME: ZENITH INS CO

NAIC No.: 13269 STATE of DOMICILE: CA

CONTACT PERSON: WILLIAM J OWEN

ADDRESS: 21255 CALIFA ST

WOODLAND HILLS, CA 91367

PHONE: (818)-676-3936

953,437,082 Total Assets: Total Liabilities: 655,467,734

Capital & Surplus: 297,969,348 Net Underwritting Gain or (Loss): -130,206,623

> Net Change in Surplus: -47,712,956

Net Income: 77,375,122

CA - Direct Premiums Written: 99,915,613

CA - Direct Premiums Earned: 101,675,348

CA - Direct Losses Incurred: 78,192,332

COMPANY NAME: ZNAT INS CO

NAIC No.: 30120 STATE of DOMICILE: CA

CONTACT PERSON: WILLIAM JOHN OWEN

ADDRESS: 21255 CALIFA ST

WOODLAND HILLS, CA 91367

PHONE: (818)-676-3936

Total Assets: 23,744,017 Total Liabilities: 16,642,806

Capital & Surplus: 7,101,211

Net Underwritting Gain or (Loss): -2,670,900

Net Change in Surplus: -516,760 Net Income: -949,454

CA - Direct Premiums Written: 6,208,956

CA - Direct Premiums Earned: 6,169,041 CA - Direct Losses Incurred: 5,847,686

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Assets, Liabilities, Underwriting and Investment
As of 12/31/1999

COMPANY NAME: ZURICH AMERICAN INS CO

NAIC No.: 16535 STATE of DOMICILE: NY

CONTACT PERSON: PAUL WALTER NOFFKE
ADDRESS: 1400 AMERICAN LN

SCHAUMBURG, IL 60196

PHONE: (847)-605-6620

Total Assets: 10,109,079,868

Total Liabilities: 7,032,756,957

Capital & Surplus: 3,076,322,911

Net Underwritting Gain or (Loss): -468,536,124

Net Change in Surplus: 1,429,013,671

Net Income: 1,674,867,935

CA - Direct Premiums Written: 127,147,632
CA - Direct Premiums Earned: 124,170,484
CA - Direct Losses Incurred: 87,995,112

COMPANY NAME: ZURICH AMERICAN INS CO OF IL

NAIC No.: 27855 STATE of DOMICILE: IL

CONTACT PERSON: PAUL WALTER NOFFKE
ADDRESS: 1400 AMERICAN LANE

SCHAUMBURG, IL 60196-1056

PHONE: (847)-605-6620

Total Assets: 28,455,741

Total Liabilities: 48,127
Capital & Surplus: 28,407,614

Net Underwritting Gain or (Loss): 1,071,507

Net Change in Surplus: 5,750,365

Net Income: 3,993,518

CA - Direct Premiums Written: 237,158
CA - Direct Premiums Earned: 217,888

CA - Direct Losses Incurred: 1,198,280

COMPANY NAME: ZURICH REIN NA

NAIC No.: 39136 STATE of DOMICILE: CT

CONTACT PERSON: BARBARA THERESE SCHICK
ADDRESS: ONE CANTERBURY GREEN

STAMFORD, CT 06904-0029

PHONE: (203)-965-8816

Total Assets: 3,625,268,074

Total Liabilities: 2,719,075,098

Capital & Surplus: 906,192,976

Net Underwritting Gain or (Loss): -62,981,804

Net Change in Surplus: -13,360,307

Net Income: 107,399,228
CA - Direct Premiums Written: 0

CA - Direct Premiums Earned: 0
CA - Direct Losses Incurred: 0